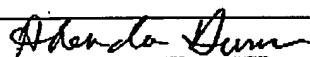


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In re Application of: Shao, et al**Docket No.:** ISAA0050**Serial No. :** 09/607,747**Art Unit:** 3624**Filed:** 30 June 2000**Examiner:** N. Subramanian10 **Title:** Enhancing Delinquent Debt Collection Using Statistical Models of Debt Historical Information and Account Events

May 11, 2004

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Commissioner for Patents

Mail Stop Non Fee Amendment

P.O. Box 1450

Alexandria, VA 22313-1450

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Preliminary Amendment

Sir:

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This Preliminary Amendment is in response to the Advisory Action, dated April 16, 2004, for the above-identified patent application. Attached hereto is an Amendment to the Claims.